

# Exhibit J

STANDARD ADVISORS LLC

Page 2 of 3  
 Statement Period  
 02/01/09 through 02/28/09  
 EO P PA OA 56  
 Enclosures 0  
 Account Number 0029 1840 3001

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Thank you for banking with Bank of America.

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### Deposits and Credits

Date Posted	Amount (\$)	Description	Bank Reference
02/12	30,000.00	Wire Type:Wire IN Date: 090212 Time:1645 Et Trn:2009021200248501 Seq:090212163955XI00/002345 Orig:John Kaiser ID:7923109990 Snd Bk:Td Bank ID:0 26013673 Pmt Det:Dmcn-7P7Rbd	903702120248501

### Withdrawals and Debits

#### Other Debits

Date Posted	Amount (\$)	Description	Bank Reference
02/13	30,000.00	Funds Transfer Debit Fdes Naz 0006709 Nbk7L8E	945002137090208

### Daily Ledger Balances

Date	Balance (\$)	Date	Balance (\$)
02/12	30,000.00	02/13	0.00

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 4  
Statement Period  
01-23-09 through 02-19-09  
B 14 0 A P PA 14 0048  
Number of checks enclosed: 0  
Account Number: 0029 1848 3678



20885 001 SCM999 112 0

**PHIL KENNER**  
10705 E CACTUS RD  
SCOTTSDALE AZ 85259-2931

Our free Online Banking service allows you to check balances, track account activity, pay bills and more.  
With Online Banking you can also view up to 18 months of this statement  
online and even turn off delivery of your paper statement.  
Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

### Customer Service Information [www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
 1-800-432-1000 Priority Telephone Banking  
1-800-658-5086 En Espanol  
1-800-238-4408 TDD/TTY Users Only

Or you may write to:  
 Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

### Prepare for the Unexpected

Overdraft Protection Service can be a great way to help you prevent fees. Funds are automatically transferred from your Bank of America Savings or Credit Card to your checking account when you are in an overdraft situation. To sign up, call the number on your statement or visit your nearby banking center and an associate can help you.

### Alerts can help you make smarter spending decisions

Online Banking customers can take advantage of a variety of Alerts that can help you stay informed of important activity in your accounts. You can be notified automatically via email or text message to your cell phone. Alerts can tell you if your balances are low, when direct deposits have been posted, or when a check you wrote has cleared. To sign up for the Alerts that are right for you, go to [bankofamerica.com/myalerts](http://bankofamerica.com/myalerts)

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Page 3 of 4  
 Statement Period  
 01-23-09 through 02-19-09  
 B 14 0 A P PA 14 0048  
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**Interest Checking Subtractions**

<b>Other Subtractions</b>	<b>Date Posted</b>	<b>Amount(\$)</b>
Wire Type:Wire Out Date:090217 Time:1715 Et Trn:2009021700389298 Service Ref:013908 Bnf:Gottleib Realty Dba Smart ID:0320023354 Bnf Bk:Bank Of Nevada ID:122401778 Pmt Det:01090217015220Nnfull Bene Gottleib Realty Dba Smartmove R American Express Des:Elec Remit ID:090217051546374 Indn:Philip A Kenner Co ID:1133133497 Ppd	02-17	1,500.00
Wire Type:Wire Out Date:090218 Time:1250 Et Trn:2009021800169700 Service Ref:004851 Bnf:John Kaiser ID:533355713 Bnf Bk:Wells Fargo NA ID:121000248 Pmt Det:01090218003708Nn	02-18	3,000.00
Wire Type:Wire Out Date:090218 Time:1706 Et Trn:2009021800263890 Service Ref:009909 Bnf:John Kaiser ID:5333557139 Bnf Bk:Wells Fargo N A ID:121000248 Pmt Det:01090218011036Nn	02-18	3,000.00
Wire Type:Wire Out Date:090218 Time:1638 Et Trn:2009021800254829 Service Ref:009262 Bnf:Richard Kaiser ID:7922136655 Bnf Bk:Td Bank ID:026013673 Pmt Det:01090218010506Nn	02-18	2,875.00
Wire Type:Wire Out Date:090218 Time:1638 Et Trn:2009021800255000 Service Ref:009012 Bnf:Vincent Tsoriero ID:7919402425 Bnf Bk:Td Bank ID:026013673 Pmt Det:01090218010529Nn	02-18	2,875.00
Wire Type:Book Out Date:090218 Time:1639 Et Trn:2009021800255198 Related Ref:01090218010576Nn Bnf:Kathleen Zizza ID:009445374524	02-18	2,500.00
Wire Type:Wire Out Date:090219 Time:1318 Et Trn:2009021900171798 Service Ref:005408 Bnf:Philip A. Kenner ID:1251497473 Bnf Bk:Wells Fa Rgo NA ID:121000248 Pmt Det:01090219003939Nnaba Gi Ven As:122 000 247	02-19	2,000.00

**Total Other Subtractions \$29,457.79****Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning 01-23	0.00 2,500.00	02-13 02-17	32,500.00 15,992.21	02-18 02-19	4,742.21 2,742.49